

Approved For Release 2006/11/16 : CIA-RDP86-00964R000100040006-7

1984

THE ANNUAL MEETING OF

YOUR

GOVERNMENT

EMPLOYEES

HEALTH

ASSOCIATION

Incorporated Under the Laws of the District of Columbia in
the interest of Insurance Protection for Agency Employees

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GOVERNMENT EMPLOYEES HEALTH ASSOCIATION
1983/84 BOARD OF DIRECTORS
REPRESENTING ALL AGENCY COMPONENTS

DCI JAMES N. GLERUM

DDO WILLIAM F. DONNELLY
ROBERT MAGEE

DDA

NFAC

DDS&T ROBERT T. KOHLER

LEGAL ADVISOR:

MEDICAL ADVISOR:

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LEGAL ADVISOR:

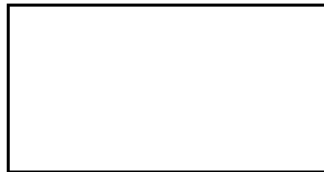
MEDICAL ADVISOR:

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THE FOLLOWING ASSOCIATION OF OFFICERS ARE APPOINTED BY
THE BOARD OF DIRECTORS

PRESIDENT
VICE PRESIDENT
SECRETARY/TREASURER



STAT

PROVIDING A VARIETY OF INSURANCE PLANS

--LIFE INSURANCE

UBLIC
FEGLI
WAEPA

--HEALTH INSURANCE

ASSOCIATION BENEFIT PLAN (HOSPITAL, MEDICAL & SURGICAL)
CONTRACT HOSPITALIZATION
SPECIFIED DREAD DISEASE PLAN

--DISABILITY INSURANCE (INCOME REPLACEMENT PLAN)

--ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (24 HOUR FAP)

--TRAVEL INSURANCE

AIR FLIGHT TRIP
MILITARY AIR FLIGHT TRIP

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HEALTH INSURANCE

ENROLLMENT AND CLAIMS

1983

86,552

86,349

\$27,012,771

\$26,854,116

\$23,980,899

\$23,907,342

ASSOCIATION BENEFIT PLAN

STAT

CONTRACT PLAN

149

203

\$158,655.00

\$73,577.00

MEMBERS

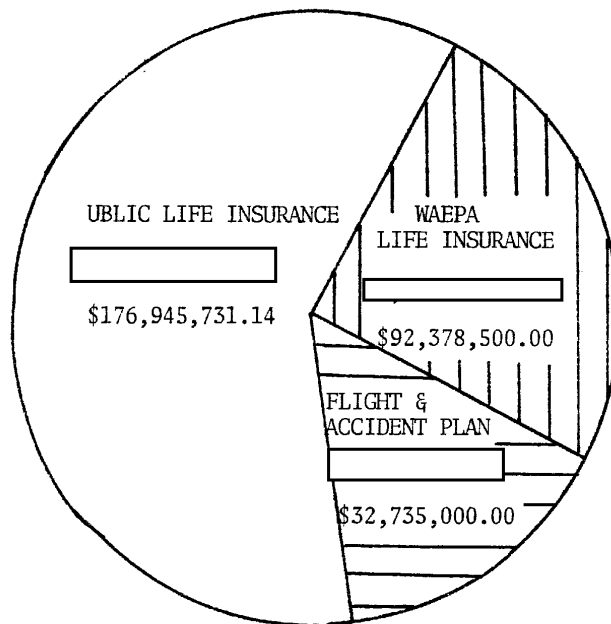
CLAIMS

PREMIUMS

BENEFITS

\$302,059,231.14 OF LIFE INSURANCE IN FORCE

31 DECEMBER 1983



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*Enrollment in the Association Benefit Plan for 1983 was 325 more than 31 December 1982 figure.

*Enrollment in the Contract Health Plan for 1983 was 12 more than the 31 December 1982 figure.

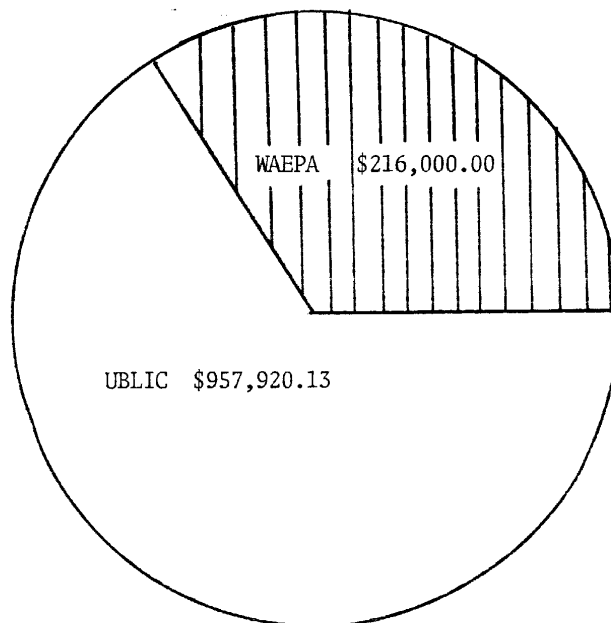
*Paid Health Insurance Benefits increased by \$2,714,461.75 over 1982. The number of health insurance claims processed increased 7,882.

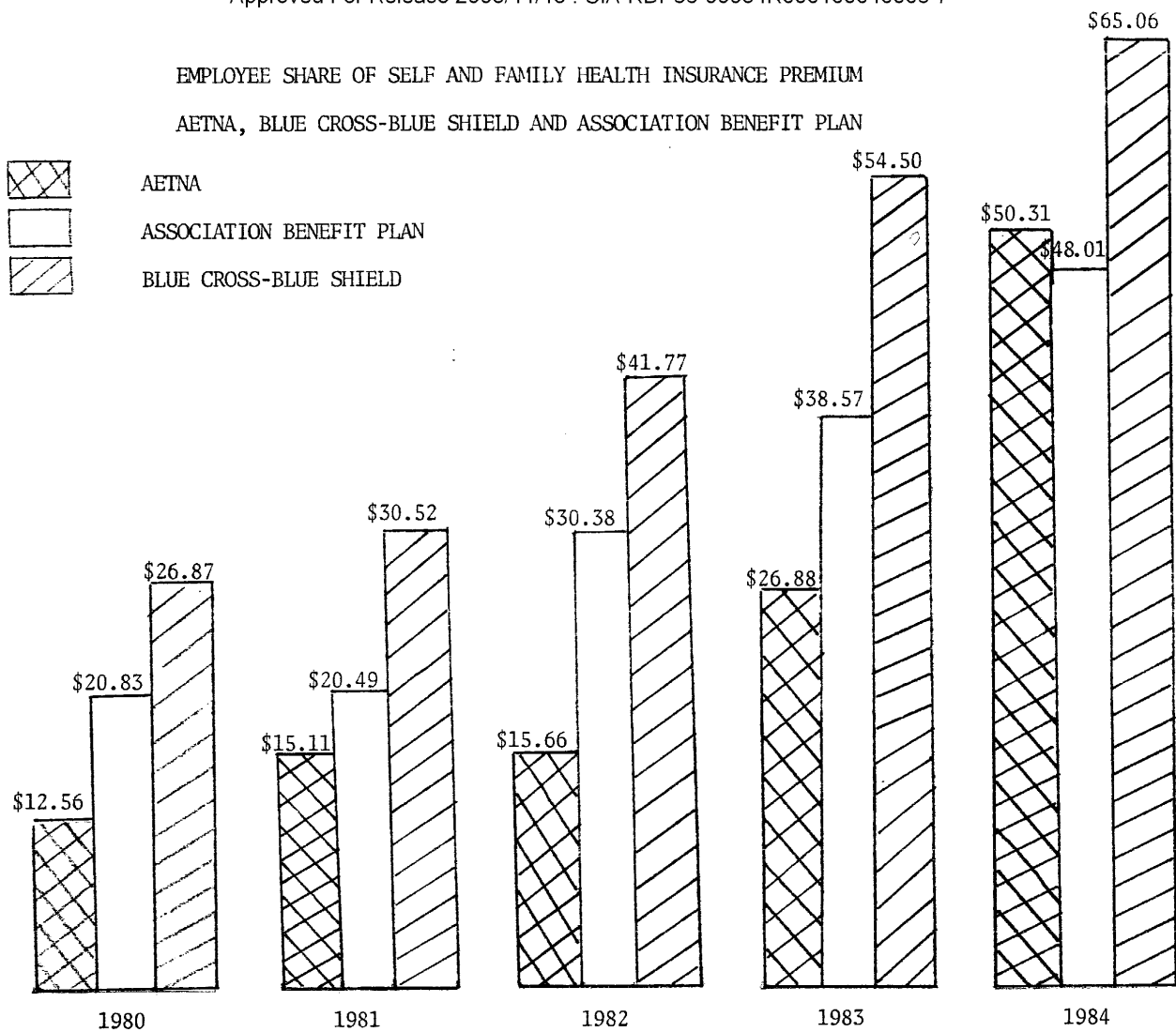
*There were retirees participating in the Association Benefit Plan during 1983. Retiree claim benefits accounted for \$10,735,422.42 of the 1983 benefits totaling \$23,907,341.74

STAT

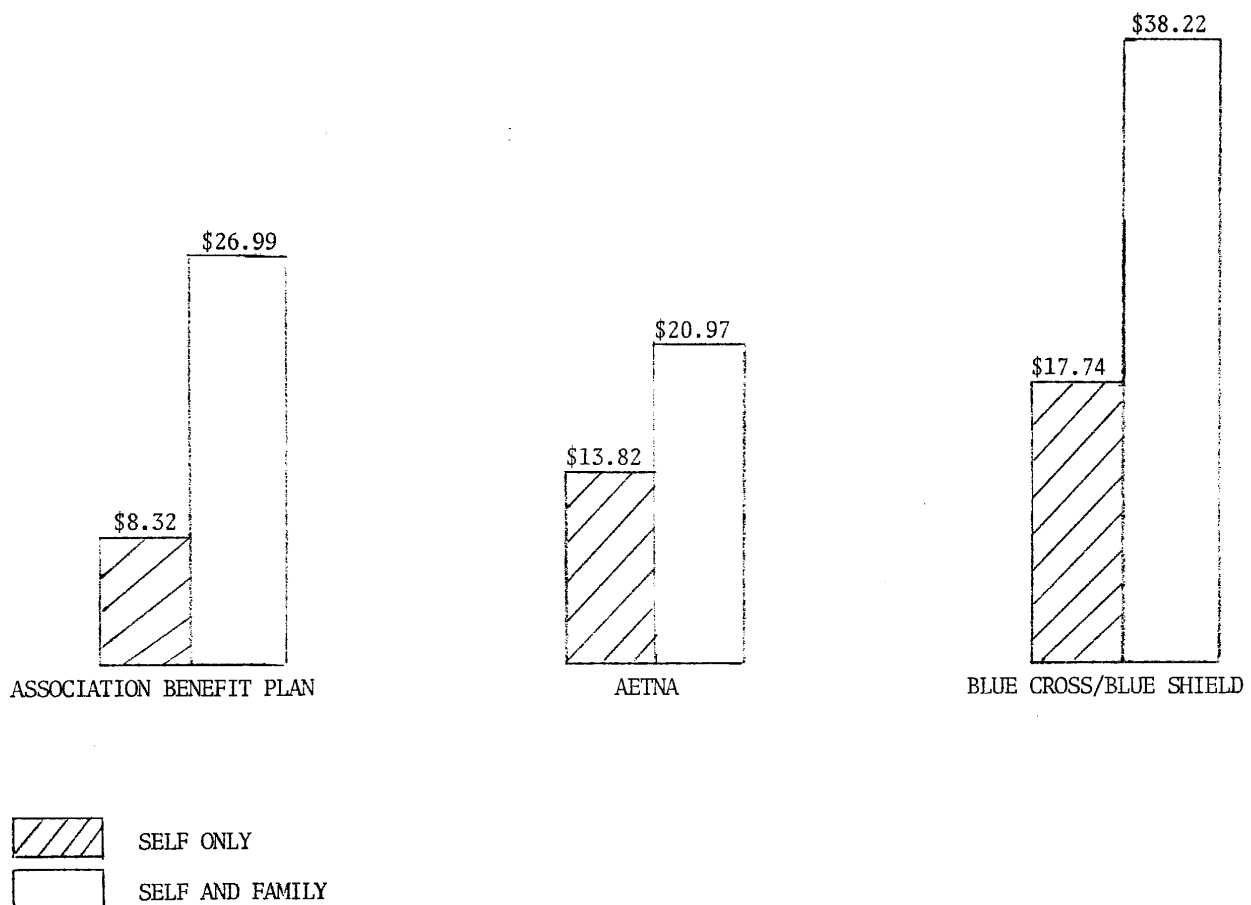
LIFE INSURANCE BENEFITS PAID IN 1983

\$1,173,920.13





AVERAGE EMPLOYEE SHARE OF HEALTH INSURANCE PREMIUM
FOR SELF ONLY AND SELF AND FAMILY COVERAGE
1978-1984



HOW PLAN BENEFITS CHANGED IN JANUARY 1984

BASIC BENEFITS

*Policyholder must now pay \$200 per confinement for all inpatient hospitalizations.

*The Plan now pays hospitalization for mental and nervous disorders at 100% of covered charges, after policyholder pays first \$200 per confinement, for up to 60 days and 80% of covered charges thereafter.

*Hospital expenses for outpatient services other than for surgery or treatment rendered within 72 hours for accidental injury are now payable under Major Medical Benefits.

*The Plan now pays inpatient surgery and related assisting surgeon/anesthesia charges at 80% of reasonable and customary charges and outpatient surgery and related assisting surgeon/anesthesia charges at 100% of reasonable and customary charges.

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HOW PLAN BENEFITS CHANGED IN JANUARY 1984

MAJOR MEDICAL

*The Plan's mental and nervous outpatient benefit has been changed to 50% of reasonable and customary charges and outpatient doctor visits are limited to 50 visits per family member per calendar year.

HEALTH INSURANCE
ASSOCIATION PLAN ACTIVITY
YESTERDAY AND TODAY

	Year Ending 30 June 1957	Year Ending 30 December 1983
Policies in Force		
Claims Paid	\$480,962.00	\$23,907,341.74
Number of Claims Paid	5,856	86,349
Average Claim	\$ 82.13	\$ 276.87

STAT

UBLIC RETIREE COVERAGE

31 December 1983

\$36,077,731.14 of Life Insurance Continued After Retirement

☐ Retirees Under Age 60 With Coverage Totaling	\$30,830,500.00	STAT
☐ Retirees Age 60 to 70 With Free Coverage Totaling	\$ 4,739,545.79	STAT
☐ Retirees Age 70 or Older With Free Coverage Totaling	\$ 507,685.35	STAT

LIFE INSURANCE

Comparison with 31 December 1983 Figures

UBLIC - Policies increased by 46	Insurance coverage decreased by \$5,808,479
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WAEPA - Policies increased by 0	Insurance coverage increased by \$3,500,500
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Under the UBLIC Life Insurance Plan, since June 1966, GEHA has paid 380 claims totaling \$4,813,018.13

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Comparison With 1982 Benefits

UBLIC Benefits UP	+\$400,594.42
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WAEPA Benefits UP	+\$ 98,904.66
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FAP - \$60,000.00 paid in 1983